Table I.C.3. b(1999) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

United States	Characteri sti cs	Total	Less than 10 employees	10 - 24 empl oyees	25 - 99 empl oyees	100-999 empl oyees	1000 or more employees	Less than 50 employees	50 or more employees
Agric (rish., forest.   10.4%   10.0%   15.2%   6.5%   6.7%   25.2%   10.2%   10.6%   Mining   14.2%   11.4%   10.3%   10.8%   8.8%   8.8%   15.5%   8.4%   14.5%   14.4%   12.5%   14.5%   14.4%   14.5%   14.4%   14.5%   14.4%   14.5%   14.4%   14.5%   14.4%   14.5%   14.4%   14.5%   14.4%   14.5%	United States	17. 9%	11. 5%	15. 4%	15. 5%	17. 3%	20. 8%	14. 2%	19. 2%
Maining 14. 2% 11. 4% 10. 3% 10. 3% 8. 88 19. 5% 8. 4% 15. 8% 15. 8% 10. 14. 7% 14. 4% 14. 8% 14. 2% 15. 9% 14. 5% 14. 5% 14. 5% 14. 6% 14. 5%	Industry group								
Construction									
Manufacturing   18.4%   9.8%   16.9%   16.1%   17.3%   20.0%   14.0%   19.0%   17.1%   13.8%   8.4%   8.8%   15.9%   20.2%   11.9%   8.6%   14.4%   4.6%   4.4%									
Transp., comm., util.   13,8%   8,4%   8,8%   15,9%   20,2%   11,9%   8,6%   14,4%   14,7   48, 17,4%   18,2%   21,1%   11,7%   18,2%   21,1%   11,7%   18,2%   21,1%   11,7%   18,2%   21,1%   11,7%   18,2%   21,1%   11,7%   18,2%   20,6%   15,6%   19,5%   19,5%   17,6%   19,5%   17,6%   19,5%   17,6%   17,4%									
Wholesale trade									
Retail trade									
Fin., ins., real est. 19.5% 13.9% 10.3% 18.1% 16.5% 23.8% 15.9% 21.0% Services 16.2% 9.8% 13.7% 12.6% 15.3% 15.3% 21.1% 11.7% 18.2%   Ownership For profit, incorporated 18.5% 12.0% 16.6% 17.2% 18.2% 20.6% 15.6% 19.5% Nonprofit 13.0% 11.1% 7.1% 8.4% 20.1% 11.3% 17.6% Nonprofit 13.0% 11.1% 7.1% 8.4% 14.4% 20.1% 11.3% 17.6% Nonprofit 13.0% 11.1% 7.1% 8.4% 14.8% 17.0% 8.9% 14.9% 14.9% 17.0% 8.9% 14.9% 17.0% 8.9% 14.9% 17.0% 8.9% 14.9% 17.0% 8.9% 14.9% 17.0% 19.9% 17.7% 18.5% 19.9% 17.7% 17.8% 19.9% 15.3% 10.99% 14.6% 16.1% 17.0% 16.4% 13.4% 17.6% 16.4% 13.4% 17.4% 10.19 years 15.3% 10.9% 14.6% 16.1% 17.0% 16.4% 13.4% 17.4% 10.40 19.2% 11.19% 15.5% 20.9% 22.6% 15.8% 22.4%   Milti/single status 2 or more locations 19.5% 20.1% 15.1% 19.5% 17.5% 21.0% 14.0% 19.8% 10.04 11.1% 15.4% 16.8% 17.1% 20.0% 12.0% 12.0% 13.9% 16.0% 10.5% 50.4% 11.1% 15.4% 16.7% 17.1% 12.0% 14.3% 16.6% 16.5% 17.1% 10.2% 13.9% 11.9% 15.5% 12.3% 17.5% 20.9% 22.6% 13.9% 14.9% 15.1% 10.2% 20.9% 15.5% 12.0% 14.0% 19.8% 10.0% 13.9% 16.6% 10.5% 17.1% 10.2% 10.5% 18.5% 10.0% 14.8% 15.1% 17.0% 10.2% 10.2% 21.0% 14.0% 19.8% 10.05% 17.0% 19.5% 28.1% 20.0% 22.6% 13.9% 18.5% 10.0% 14.8% 15.1% 17.0% 10.2% 20.0% 13.9% 18.5% 10.0% 14.8% 15.1% 17.0% 10.0% 13.9% 18.5% 10.0% 14.8% 15.1% 17.0% 10.0% 13.9% 18.5% 10.0% 14.8% 15.1% 17.0% 10.0% 13.9% 18.5% 18.5% 11.0% 14.1% 19.6% 18.2% 13.3% 14.5% 18.5% 15.0% 15.1% 17.0% 13.2% 14.5% 12.6% 18.5% 10.0% 13.2% 14.5% 12.6% 18.2% 13.3% 14.5% 12.6% 18.2% 13.2% 1					17.3%				
Services         16. 2%         9. 8%         13. 7%         12. 6%         15. 3%         21. 1%         11. 7%         18. 2%           Ownership         For profit, incorporated         14. 4%         10. 2%         15. 3%         11. 9%         14. 4%         20. 6%         15. 6%         19. 5%           For profit, unincorporated         14. 4%         10. 2%         15. 3%         11. 9%         14. 4%         20. 6%         11. 3%         17. 6%         19. 5%           Nonprofit         13. 6%         11. 1%         7. 1%         8. 4%         14. 4%         20. 1%         11. 3%         17. 6%         19. 6%         11. 9%         14. 4%         20. 1%         11. 3%         17. 6%         18. 2%         27. 8%         7. 2%         27. 5%           Age of Firm         Less than 5 years         17. 7%         14. 9%         15. 3%         22. 7%         16. 2%         19. 5%         17. 6%         19. 0%           5-9 years         17. 7%         14. 9%         15. 3%         22. 7%         16. 2%         19. 5%         17. 6%         17. 8%         17. 4%         20. om more years         16. 0%         9. 7%         15. 1%         14. 1%         16. 8%         18. 2%         13. 4%         17. 4%         20. om mo									
For profit   incorporated   18.5%   12.0%   16.6%   17.2%   18.2%   20.6%   15.6%   19.5%   17.6%   19.0%   18.2%   18.2%   20.1%   11.3%   17.6%   17.6%   18.2%   20.1%   11.3%   17.6%   17.6%   18.2%   20.1%   11.3%   17.6%   17.6%   18.2%   20.1%   18.2%   20.1%   18.2%   20.1%   18.2%   20.1%   21.2%   20.6%   21.2%   20.6%									
For profit, incorporated 18. 5% 12. 0% 16. 6% 17. 2% 18. 2% 20. 6% 15. 6% 19. 5% For profit, unincorporated 14. 4% 10. 2% 15. 3% 11. 9% 14. 4% 20. 1% 11. 3% 17. 6% Nonprofit 13. 6% 11. 1% 7. 1% 8. 4% 14. 8% 17. 0% 8. 9% 14. 9% 14. 9% 15. 1% 27. 5%	Services	10. 270	0. 0/0	10. 770	12.070	10.0%	21. 1/0	11.770	10. 2/0
For profit, unincorporated   14.4%   10.2%   15.3%   11.9%   14.4%   20.1%   11.3%   17.6%   Unknown   27.5%   13.6%   11.1%   7.1% * 8.4%   14.8%   17.0%   8.9%   14.9%   Unknown   27.5%   13.2% * ***** * *****   24.4%   27.8%   7.2% * 27.5%   2	Ownershi p								
Nonprofit 13.6% 11.1% 7.1% * 8.4% 14.8% 17.0% 8.9% 14.9% 27.5% 14.9% 27.5% 27.5% 13.2% * ***** * ***** 24.4% 27.8% 7.2% * 27.5% 24.4% 27.8% 7.2% * 27.5% 24.4% 27.8% 7.2% * 27.5% 24.4% 27.8% 7.2% * 27.5% 24.4% 27.8% 7.2% * 27.5% 24.4% 27.8% 27.8% 7.2% * 27.5% 24.4% 27.8% 27.8% 27.2% 27.5% 24.4% 27.8% 27.8% 27.2% 27.5% 24.4% 27.8% 27.8% 27.2% 27.5%	For profit, incorporated								
Unknown 27. 5% 13. 2% * ***** * ***** 24. 4% 27. 8% 7. 2% * 27. 5% Age of firm  Less than 5 years 17. 0% 12. 7% 20. 6% 15. 1% 19. 4% 23. 0% 15. 6% 19. 0% 5-9 years 17. 7% 14. 9% 15. 3% 22. 7% 16. 2% 19. 5% 17. 6% 17. 8% 10-19 years 15. 3% 10. 9% 14. 6% 16. 1% 17. 6% 16. 4% 13. 4% 17. 4% 20 or more years 16. 0% 9. 7% 15. 1% 14. 1% 16. 8% 18. 2% 13. 4% 17. 0% Unknown 22. 4% 23. 9% * 11. 9% * 15. 2% 20. 9% 22. 6% 15. 8% 22. 4%  Multi/single status  2 or more locations 19. 5% 20. 1% 15. 5% 12. 3% 17. 1% 12. 6% 14. 3% 16. 6% 11. 1% 15. 4% 16. 7% 17. 1% 12. 6% 14. 3% 16. 6% 16. 1% 17. 1% 12. 6% 14. 3% 16. 6% 16. 1% 17. 1% 12. 6% 14. 3% 16. 6% 16. 1% 17. 1% 12. 6% 14. 3% 16. 6% 16. 1% 17. 1% 12. 6% 14. 3% 16. 6% 16. 1% 17. 1% 17. 1% 12. 6% 14. 3% 16. 6% 16. 1% 17. 1% 1									
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20 or more years 16.0% 9.7% 15.1% 14.1% 16.8% 18.2% 13.4% 17.0% Unknown 22.4% 23.9% 11.9% 15.2% 20.9% 22.6% 15.8% 22.4% 23.9% 11.9% 15.2% 20.9% 22.6% 15.8% 22.4% 23.9% 11.9% 15.2% 20.9% 22.6% 15.8% 22.4% 23.9% 11.9% 15.2% 20.9% 22.6% 15.8% 22.4% 23.4% 24.4% 25.49% 23.4% 14.0% 29.2% 17.0% 19.5% 28.1% 20.3% 24.4% 50-74% 21.3% 15.3% 16.2% 17.8% 19.8% 25.9% 16.0% 23.3% 75% or more 17.3% 11.0% 14.8% 15.1% 17.0% 20.0% 13.9% 18.5% 10.0% 23.3% 24.4% 20.0% 20.0% 13.9% 18.5% 20.0% 13.9% 18.5% 20.0% 20.0% 13.9% 20.0% 13.9% 20.0	5-9 years	17. 7%		15. 3%					17. 8%
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Multi/single status 2 or more locations 19.5% 20.1% 15.5% 12.3% 17.5% 21.0% 14.0% 19.8% 1 location only 15.1% 11.1% 15.4% 16.7% 17.1% 12.6% 14.3% 16.6%  Percent full-time employees  Less than 25% 18.5% 10.5% * 8.9% * 26.2% 16.9% 20.7% 10.2% * 21.0% 25-49% 23.4% 14.0% 29.2% 17.0% 19.5% 28.1% 20.3% 24.4% 50-74% 21.3% 15.3% 16.2% 17.8% 19.8% 25.9% 16.0% 23.3% 75% or more 17.3% 11.0% 14.8% 15.1% 17.0% 20.0% 13.9% 18.5%  Union presence No union employees 18.5% 11.6% 15.7% 15.6% 18.2% 23.0% 14.2% 20.5% Has union employees 12.8% 5.9% * 7.7% * 14.7% 12.0% 13.2% 14.5% 12.6% 14.5% 12.6% 12.6% 13.2% 14.5% 12.6% 13.2% 14.5% 12.6% 14.5% 12.6% 14.5% 12.6% 14.5% 12.6% 15.7% 15.6% 15.7% 15.6% 18.2% 23.0% 14.5% 15.6% 15.6% 18.2% 23.0% 14.5% 14.5% 12.6% 15.6% 15.6% 18.2% 23.0% 24.4% 20.5% 20.5% 20.5% 20.5% 20.5% 20.5% 20.5% 20.5% 20.5% 20.5% 20.6% 20.6% 20.7% 21.2% 22.1% 22.1% 22.1% 23.0% 24.2% 23.0% 24.2% 24.2% 25.0% 25.2% 26.2									
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2 or more locations 19.5% 20.1% 15.5% 12.3% 17.5% 21.0% 14.0% 19.8% 1 location only 15.1% 11.1% 15.4% 16.7% 17.1% 12.6% 14.3% 16.6%   Percent full-time employees Less than 25% 18.5% 10.5% 8.9% 26.2% 16.9% 20.7% 10.2% 21.0% 25-49% 23.4% 14.0% 29.2% 17.0% 19.5% 28.1% 20.3% 24.4% 50-74% 21.3% 15.3% 16.2% 17.8% 19.8% 25.9% 16.0% 23.3% 75% or more 17.3% 11.0% 14.8% 15.1% 17.0% 20.0% 13.9% 18.5%   Union presence No union employees 18.5% 11.6% 15.7% 15.6% 18.2% 23.0% 14.2% 20.5% Has union employees 12.8% 5.9% 7.7% 14.7% 12.0% 13.2% 14.5% 12.6% Unknown 20.5% 17.1% 17.6% 19.6% 17.7% 21.1% 15.6% 20.8%   Percent low wage employees 50% or more low wage 21.8% 21.1% 20.8% 20.4% 15.3% 32.0% 21.2% 22.1% Less than 50% low wage 15.7% 11.1% 15.2% 15.0% 17.0% 17.7% 13.7% 16.8%	Multi/single status								
1 location only       15. 1%       11. 1%       15. 4%       16. 7%       17. 1%       12. 6%       14. 3%       16. 6%         Percent full-time employees         Less than 25%       18. 5%       10. 5% *       8. 9% *       26. 2%       16. 9%       20. 7%       10. 2% *       21. 0%         25- 49%       23. 4%       14. 0%       29. 2%       17. 0%       19. 5%       28. 1%       20. 3%       24. 4%         50- 74%       21. 3%       15. 3%       16. 2%       17. 8%       19. 8%       25. 9%       16. 0%       23. 3%         75% or more       17. 3%       11. 0%       14. 8%       15. 1%       17. 0%       20. 0%       13. 9%       18. 5%         Union presence       No union employees       18. 5%       11. 6%       15. 7%       15. 6%       18. 2%       23. 0%       14. 2%       20. 5%         Has union employees       12. 8%       5. 9% *       7. 7% *       14. 7%       12. 0%       13. 2%       14. 5%       12. 6%         Unknown       20. 5%       17. 1%       17. 6% *       19. 6%       17. 7%       21. 1%       15. 6%       20. 8%         Percent low wage employees       21. 8%       21. 1%       20. 8%       <		19. 5%	20. 1%	15. 5%	12. 3%	17. 5%	21.0%	14.0%	19. 8%
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50% or more low wage       21. 8%       21. 1%       20. 8%       20. 4%       15. 3%       32. 0%       21. 2%       22. 1%         Less than 50% low wage       15. 7%       11. 1%       15. 2%       15. 0%       17. 0%       17. 7%       13. 7%       16. 8%	Unknown	20. 5%	17. 1%	17. 6% *	19. 6%	17. 7%	21. 1%	15. 6%	20. 8%
50% or more low wage       21. 8%       21. 1%       20. 8%       20. 4%       15. 3%       32. 0%       21. 2%       22. 1%         Less than 50% low wage       15. 7%       11. 1%       15. 2%       15. 0%       17. 0%       17. 7%       13. 7%       16. 8%	Percent low wage employees								
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Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the <u>Technical Appendix</u>.
\*Figure does not meet standard of reliability or precision.
\*\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.3.b(1999) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 empl oyees	25 - 99 employees	100-999 empl oyees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 36%	0. 39%	0. 70%	0. 53%	0. 82%	0. 61%	0. 29%	0. 51%
Industry group								
Agric., fish., forest.	1. 89%	4. 05% *	6. 70% *	3. 16% *	2. 80% *	8. 50% *	4. 32% *	2. 86%
Mi ni ng	4. 52% *	3. 60% *	3. 45% *	3. 65% *	4. 70% *	<b>6</b> . 55% *	3. 13% *	4. 78%
Constructi on	1. 34%	2. 20%	2. 32%	2. 25%	1. 93%	2. 21%	2. 31%	1. 42%
Manufacturing	1. 13%	2. 70%	2. 84%	2. 34%	2. 10%	1. 24%	1. 51%	1. 23%
Transp., commu., util.	1. 76%	2. 56% *	7. 53% *	3. 19%	3. 27%	2. 53%	2. 76% *	1. 96%
Wholesale trade	1. 30%	3. 31%	3. 04%	2. 19%	2. 85%	1. 77%	2. 08%	1. 93%
Retail trade	1. 05%	1. 67%	2. 40%	2. 37%	2. 83%	1. 14%	1. 57%	1. 21%
Fin., ins., real est.	1. 35%	2. 63%	2. 37%	5. 09%	2. 39%	1. 75%	2. 64%	1. 64%
Servi ces	0. 69%	1. 30%	2. 05%	0. 89%	0. 97%	1. 16%	0. 95%	0. 72%
Ownershi p								
For profit, incorporated	0. 47%	0. 66%	0. 81%	0. 50%	0. 92%	0. 58%	0. 46%	0. 62%
For profit, unincorporated	1. 44%	1. 30%	3. 17%	3. 23%	2. 21%	1. 62%	1. 91%	1. 57%
Nonprofit	0. 57%	2. 04%	2. 71% *	1. 09%	0. 74%	1. 05%	1. 39%	0. 58%
Unknown	2. 35%	4. 06% *	****	****	4. 34%	2. 38%	2. 88% *	2. 36%
Age of firm								
Less than 5 years	1. 32%	1. 40%	4. 24%	2. 47%	3. 30%	3. 04%	1. 02%	2. 51%
5-9 years	1. 54%	1. 85%	1. 81%	3. 54%	2. 71%	2. 34%	2. 27%	1. 55%
10-19 years	1. 07%	1. 73%	1. 81%	1. 11%	2. 06%	2. 00%	1. 28%	1. 54%
20 or more years	0. 43%	0. 82%	1. 15%	1. 19%	0. 68%	0. 49%	0. 79%	0. 50%
Unknown	1. 04%	7. 63% *	6. 15% *	3. 54%	3. 00%	1. 13%	6. 00% *	1. 06%
Multi/single status								
2 or more locations	0. 46%	4. 56%	2. 33%	1. 42%	0. 76%	0. 62%	0. 71%	0. 49%
1 location only	0. 47%	0. 43%	0. 94%	0. 28%	1. 71%	1. 69%	0. 39%	1. 15%
Percent full-time employees								
Less than 25%	2. 30%	5. 98% *	6. 44% *	5. 68%	3. 39%	3. 93%	3. 62% *	2. 70%
25 - 49%	0. 97%	4. 07%	6. 40%	3. 10%	3. 52%	1. 32%	2. 70%	1. 36%
<b>50</b> - <b>74</b> %	1. 45%	2. 95%	2. 16%	2. 28%	2. 07%	2. 27%	1. 63%	1. 68%
75% or more	0. 44%	0. 40%	0. 67%	0. 64%	0. 80%	0. 82%	0. 21%	0. 63%
Uni on presence								
No union employees	0. 46%	0. 45%	0. 72%	0. 72%	0. 95%	0. 78%	0. 29%	0. 65%
Has union employees	0. 63%	3. 09% *	2. 38% *	2. 01%	1. 82%	0. 90%	3. 39%	0. 81%
Unknown	1. 24%	4. 25%	7. 00% *	4. 64%	2. 69%	1. 54%	3. 79%	1. 31%
Percent low wage employees								
50% or more low wage	1. 11%	5. 64%	4. 17%	3. 13%	2. 52%	2. 72%	2. 15%	1. 45%
Less than 50% low wage	0. 41%	0. 27%	0. 86%	0. 71%	0. 92%	0. 78%	0. 42%	0. 62%
Unknown	1. 01%	5. 62% *	5. 01% *	4. 62%	2. 92%	1. 11%	4. 25%	1. 04%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the <a href="Technical Appendix">Technical Appendix</a>.

<sup>\*</sup>Figure does not meet standard of reliability or precision.
\*\*\*\*\* No estimate available. No reported values in cell.